

REMARKS

Full examination and favorable action are requested. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 05516.045003).

Respectfully submitted,

Date: 11/26/03

Jeffrey S. Bergman ⁴⁵⁹²⁵
Jonathan P. Osha, Reg. No. 33,986
Rosenthal & Osha L.L.P.
One Houston Center, Suite 2800
1221 McKinney Street
Houston, TX 77010
Telephone: (713) 228-8600
Facsimile: (713) 228-8778

58162_1